

GOLDWATER BANK N A

	CPP Disbursement Date 01/30/2009	Cert 58405	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$197	\$192	-2.4%		
Loans	\$120	\$89	-26.3%		
Construction & development	\$1	\$11	906.4%		
Closed-end 1-4 family residential	\$73	\$47	-36.1%		
Home equity	\$5	\$1	-73.6%		
Credit card	\$0	\$0			
Other consumer	\$9	\$5	-39.4%		
Commercial & Industrial	\$9	\$6	-37.6%		
Commercial real estate	\$22	\$16	-26.6%		
Unused commitments	\$5	\$0	-93.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$40	\$27	-32.5%		
Asset-backed securities	\$0	\$1			
Other securities	\$0	\$11			
Cash & balances due	\$22	\$16	-26.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$211	\$207	-2.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$205	\$214	4.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$186	\$183	-1.6%		
Deposits	\$184	\$181	-1.4%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$11	\$9	-16.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.1%	4.6%	--		
Tier 1 risk based capital ratio	9.7%	12.0%	--		
Total risk based capital ratio	11.0%	13.3%	--		
Return on equity ¹	-211.4%	-6.4%	--		
Return on assets ¹	-15.7%	-0.3%	--		
Net interest margin ¹	5.5%	2.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	87.8%	41.3%	--		
Loss provision to net charge-offs (qtr)	266.0%	25.3%	--		
Net charge-offs to average loans and leases ¹	6.7%	3.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	2.3%	25.6%	0.0%	--
Closed-end 1-4 family residential	0.7%	9.8%	1.1%	1.1%	--
Home equity	31.0%	0.0%	4.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	6.7%	0.3%	6.5%	--
Commercial & Industrial	24.6%	28.4%	6.1%	0.2%	--
Commercial real estate	7.2%	10.6%	0.3%	0.0%	--
Total loans	4.8%	9.6%	1.7%	1.0%	--